

United States Bankruptcy Court
Southern District of Mississippi

In re:
Derek Austin Murphy
Tiffany Renee Murphy
Debtors

Case No. 25-50136-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Apr 28, 2025

User: mssbad
Form ID: n031

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Derek Austin Murphy, Tiffany Renee Murphy, 13485 Warren Dr, Gulfport, MS 39503-4529
5469522	Genesis Bank, 202 Main St, Benoit, MS 38725
5469527	+ SMCS, Attn: Banruptcy, 5001 Park St, Moss Point, MS 39563-2733

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkfilings@zwickerpc.com	Apr 28 2025 19:49:00	American Express National Bank c/o Zwicker & Assoc, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
5473055	+ Email/Text: bkfilings@zwickerpc.com	Apr 28 2025 19:49:00	American Express National Bank, c/o Zwicker & Associates, P.C., 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
5483337	Email/PDF: bncnotices@becket-lee.com	Apr 28 2025 19:55:02	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5480253	+ Email/Text: bkfilings@zwickerpc.com	Apr 28 2025 19:49:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
5469516	+ Email/PDF: bncnotices@becket-lee.com	Apr 28 2025 19:55:15	Amex, Po Box 981540, El Paso, TX 79998-1540
5469517	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 28 2025 19:48:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
5480522	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 28 2025 19:48:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
5469518	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 28 2025 19:54:58	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5469519	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 28 2025 20:05:41	Citibank, Po Box 790040, St Louis, MO 63179-0040
5469520	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 28 2025 19:55:16	Credit One Bank, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5471886	Email/Text: mrdiscen@discover.com	Apr 28 2025 19:48:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
5469521	+ Email/Text: mrdiscen@discover.com	Apr 28 2025 19:48:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5477889	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Apr 28 2025 19:48:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5469523	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 28 2025 19:54:45	Jpmcb, MailCode LA4-7100, 700 Kansas Lane,

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5474546	Email/PDF: resurgentbknofications@resurgent.com	Apr 28 2025 19:54:46	Monroe, LA 71203-4774 LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5469524	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 28 2025 19:55:04	Lvnv Funding, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5469525	Email/Text: NissanBKNotices@nationalbankruptcy.com	Apr 28 2025 19:48:00	Nissan Motor Acceptanc, PO Box 78132, Phoenix, AZ 85062-8132
5489271	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Apr 28 2025 19:48:00	Nissan Motor Acceptance Company LLC, fka Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Texas 75001-9013
5469526	+ Email/Text: bankruptcy@pmscollects.com	Apr 28 2025 19:49:00	Progressive Management, 1521 W Cameron Ave, West Covina, CA 91790-2738
5495077	Email/PDF: resurgentbknofications@resurgent.com	Apr 28 2025 19:54:47	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5483339	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2025 at the address(es) listed below:

Name	Email Address
Thomas Carl Rollins, Jr	on behalf of Debtor Derek Austin Murphy trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Tiffany Renee Murphy trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov
Warren A. Cuntz T1, Jr.	wcuntzcourt@gport13.com waccourt1@gmail.com

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UNITED STATES BANKRUPTCY COURT
Southern District of Mississippi

Case No.: 25-50136-KMS
Chapter: 13

In re:

Derek Austin Murphy
13485 Warren Dr
Gulfport, MS 39503

Tiffany Renee Murphy
fka Tiffany Renee Wright
13485 Warren Dr
Gulfport, MS 39503

Notice of Entry of Order Confirming Plan

The Court entered an Order on April 28, 2025 (Dkt. # 24) confirming the Debtor's Chapter 13 Plan.

The confirmation order is available for download from the court's CM/ECF system via PACER and for inspection/copying at the following locations:

Jackson Office:

Clerk, U.S. Bankruptcy Court
Southern District of Mississippi
Thad Cochran U.S. Courthouse
501 East Court Street, Suite 2.300
Jackson, MS 39201
601-608-4600

Gulfport Office:

Clerk, U.S. Bankruptcy Court
Southern District of Mississippi
Dan M. Russell, Jr. U.S. Courthouse
2012 15th Street, Suite 244
Gulfport, MS 39501
228-563-1790

Dated: April 28, 2025

Danny L. Miller, Clerk of Court